
Family Readiness Handbook

*Especially Designed for Families and Other
Loved Ones of Deploying California National
Guard Soldiers and Airmen!*



California National Guard
Operation Ready Families Program
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(800) 449-9662

Our Unit's Chain of Concern Roster

Phone numbers to the right person at the right time are vital to obtaining the resources you need!

Unit Emergency Number During a Drill

Unit Military Point of Contact for Family Readiness

Unit Family Readiness Group Leader

Family Readiness Group Telephone Tree

These are the people that will keep you informed about what is happening with the unit and the Family Readiness Group

Name

Phone



Other Key Unit Phone Numbers

Servicing Staff Judge Advocate

Servicing Chaplain

Others:

Who else can offer assistance during a crisis?

Essential Information on My Guardmember

Some of this information may be easy for you to remember right now, but in an emergency, or if other people needed this information, you will be happy that you took the time to fill out this page.

Name_____

Social Security Number (SSN)_____

Permanent Street Address_____

City, State, Zip Code_____

Home Phone Number_____

Work Phone Number_____

Personal Email Address_____

Work Email Address_____

Blood Type_____

Date/Place of Birth_____

Marital Status: __Single __Married __Divorced __Separated

Date of Marriage_____

Pervious Marriage(s)_____

Date(s) of Divorce_____

Children

Name

Date of Birth

SSN



Present Military Rank_____

Date of Enlistment/Commission_____

ID Card Number_____

Branch of Service_____

Unit of Assignment_____

Unit Address_____

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Introduction

About This Book

*The key to
this book is
your
participation.*

The key to this book is *your participation*. Deployment is a challenge under the best of circumstances. We want this book to be a “one-stop” resource guide for families and other loved ones of our soldiers and airmen. In it, you will find a wealth of information on many topics that are essential to a successful deployment. You will also find sections that give you the chance to sit down, make plans, work out your own resource network for the period that you will be separated during this deployment. Don’t let the quantity of information and issues overwhelm you. There are plenty of resources to call upon when you have an issue or a problem. Use this book as your guide to those resources.

About the Operation Ready Families Program

Our Mission

To assist units as they support the families of California National Guard members during peacetime and times of training or mobilization.

Our Vision

A fully functioning family Chain of Concern working with a fully supportive military Chain of Command to enhance the readiness and wellness of both.

Family Readiness Checklist

These questions should be answered periodically by all National Guard families. Special attention and preparation should be taken prior to any temporary Active Duty or deployment.

MEDICAL

1. Are all the immunizations for myself and my family members up-to-date?
___Yes ___No
2. Do I know where my medical and dental records are kept?
___Yes ___No If "yes," where_____
3. Do I know where these records for my family members are kept?
___Yes ___No If "yes," where_____
4. Do I know how to get medical assistance if it is needed? ___Yes ___No
5. Do I have one or more reliable sitters for absences or emergencies?
___Yes ___No

FINANCE

1. Will I have my money available to me on a continuing basis during my soldier/airman's absence? ___Yes ___No
2. Has my soldier/airmen initiated an allotment to be sent to me or directly to the bank monthly? ___Yes ___No
3. Will the allotment provide me with enough money to buy all the necessities needed to maintain a household? ___Yes ___No
4. Do I know the address of banks where we have money? ___Yes ___No
5. Do I know the account numbers and types of accounts that we have?
___Yes ___No
6. Do I know the location of our bank books (checking and savings)?
___Yes ___No
7. Do we have a safe deposit box? Do I know where the key is? ___Yes ___No
8. Do I know where each of our credit cards is? Are their numbers logged and kept in a safe place? Do I know the company address for each so I can notify them immediately of any loss? ___Yes ___No
9. Am I prepared to take complete control over our checking accounts?
___Yes ___No
10. Do I know all payments that must be made-to whom (account numbers, addresses, phone numbers) and when for the following:

a. Mortgage/Rent ___Yes ___No	f. All Insurances ___Yes ___No
b. Telephone ___Yes ___No	g. Taxes ___Yes ___No
c. Water ___Yes ___No	h. Gas/fuel ___Yes ___No

- d. Electricity ☐ Yes ☐ No i. Credit Cards ☐ Yes ☐ No
 e. Trash Collection ☐ Yes ☐ No j. Other debts ☐ Yes ☐ No

11. Do I know whom to contact in case of a problem with pay? ☐ Yes ☐ No

AUTOMOBILE/TRANSPORTATION

1. If our vehicle(s) is/are financed, do I know the name and address of the loan company? ☐ Yes ☐ No
2. Do I have the title papers or know its location? ☐ Yes ☐ No
3. Do I have the vehicle's registration? ☐ Yes ☐ No
4. Do I have the vehicle's insurance policy? ☐ Yes ☐ No
5. Do I know the renewal date for the license plate? ☐ Yes ☐ No
6. Do I know when to renew the inspection sticker? ☐ Yes ☐ No
7. Am I insured to drive? ☐ Yes ☐ No
8. Do I have a valid car or truck state driver's license? When does it expire?
☐ Yes ☐ No
9. Is our car or truck in good operating condition and do I know where to go for repairs? ☐ Yes ☐ No
10. Do I have a duplicate set of all keys? ☐ Yes ☐ No
11. Can I make emergency repairs on the car if the situation arises (such as overheating, flat tire, dead battery)? ☐ Yes ☐ No
12. If I am not licensed to drive, have I made arrangements to have transportation available? ☐ Yes ☐ No

LEGAL/ADMINISTRATIVE

1. Are my family's identification cards up-to-date and valid until after the soldier/airman's return? ☐ Yes ☐ No
2. Do I know where and how to obtain new identification cards? ☐ Yes ☐ No
3. Should my soldier/airmen execute a general or special power of attorney so I can take necessary action on important family matters during his or her absence? ☐ Yes ☐ No
4. Do I know where the general/special powers of attorney are kept?
☐ Yes ☐ No
5. Do I have birth certificates for myself and my family? ☐ Yes ☐ No
6. Do I have a copy of our marriage certificate? ☐ Yes ☐ No
7. Do I have copies of any adoption papers? Do I know where they are kept?
☐ Yes ☐ No

8. Do I have a Social Security card? ☐ *Yes* ☐ *No*
9. Do I have copies of our federal and state tax records? ☐ *Yes* ☐ *No*
10. Do I know where all of our insurance policies are kept? ☐ *Yes* ☐ *No*
11. Do I know where any stocks, bonds or other securities that we own are kept? ☐ *Yes* ☐ *No*
12. Do I know where any deeds are kept? ☐ *Yes* ☐ *No*
13. Have I safeguarded all of our important papers? ☐ *Yes* ☐ *No*
14. Do my soldier/airman and I have up-to-date wills? Do I know where the originals are kept? ☐ *Yes* ☐ *No*

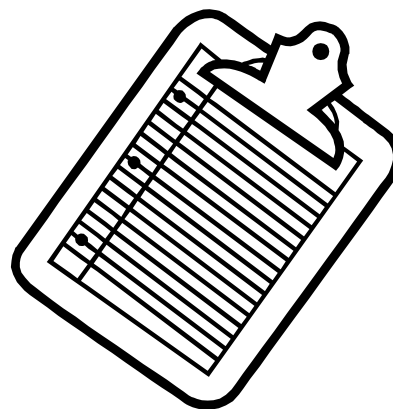
IMPORTANT DOCUMENT FILE

It is very important for the military family to keep copies of important documents and other valuable information in a safe place. It is equally important that the wife and husband jointly organize this file so that each knows how and where to find the documents when they are needed.

PLEASE SIT DOWN WITH YOUR HUSBAND/WIFE/SIGNIFICANT OTHER AND GATHER THIS INFORMATION AND THESE DOCUMENTS. THE HOUR YOU SPEND GOING OVER THIS WILL SAVE YOU TIME LATER ON. KEEP THE FOLLOWING DOCUMENTS IN A SPECIAL CONTAINER THAT YOU CAN DEFINITELY FIND IMMEDIATELY. At a minimum, the following documents should be included:

1. Marriage certificate.
2. Birth Certificates for all family members.
3. Citizenship papers, if any.
4. Adoption papers, if any.
5. Passports, if any.
6. List of Social Security Numbers of family members.
7. Shot records (up-to-date) for all family members.
8. Powers of attorney, if any.
9. Wills.
10. Insurance policies (both government and civilian)-with a list of companies, policy numbers, types of insurance coverage, addresses and phone numbers of agents or companies.
11. Vehicle titles, if any.

12. List of all members of immediate families with current addresses and phone numbers.
13. List of all credit cards and account numbers.
14. List of all bonds and stocks and where certificates are located.
15. Court orders relating to divorce, child support, custody, alimony or property division, if any.
16. Real estate documents-leases, deeds, mortgages and promissory notes, closing papers.
17. Copies of any sales or installment contracts and finance agreements.
18. List of bank accounts with types of accounts and account numbers.
19. Armed Forces' identification cards for all family members 10 years of age or older.
20. Nine (9) copies of your spouse's TAD and/or PCS orders. [If you must move by yourself, you will need extra copies of these orders. However, with these copies, you can have other made without cost to you by going to your soldier/airman's unit.]
21. Current addresses and telephone numbers of all members of immediate families of both you and your spouse. [Immediate family includes father, mother, children, brother(s), sister(s). You should have all other important telephone numbers you may need in case of emergency.]



***Q. IF I HAVE OTHER QUESTIONS,
WHAT SHOULD I DO?***

***A. Contact your unit Family Volunteer Coordinator
or the Military Point of Contact for Family Readiness.***

Important Legal Issues

Servicemember's Group Life Insurance (SGLI)

National Guard members automatically get \$250,000 of life insurance coverage for a monthly charge. You can choose your beneficiary (or beneficiaries). If you want to refuse or reduce the coverage, you must do so in writing.

Wills

Nobody wants to talk about wills but it is a vital part of planning and Family Readiness. A will is a legal document that tells how you want your belongings divided after your death. If you die without a will, the state decides how to divide up your property. If you have a will, you can divide your property the way you wish.

A Power of Attorney

A power of attorney is a legal document that permits you to name a person who can act on your behalf when you are not able to act yourself. You must be sure to choose someone you know very well - and trust completely!! There are three basic Powers of Attorney:

- ✓ General - this allows the individual to make any decision on any aspect of your life.
- ✓ Limited or Special - the person holding the power of attorney can only make decision in specified areas.
- ✓ Medical - given to guardians of Guard family members under the age of 18.

Family Care Plan

All single parent Guardmembers and dual service couples who are responsible for family members must complete a Family Care Plan and validate it on an annual basis. This plan ensures that you have a guardian for your children in case you are called to duty. A Family Care Plan is also for soldiers and airmen who are responsible for the care of others besides children. This includes parents.

Selecting a responsible guardian is vital to a successful Family Care Plan. This is the person that will accept full responsibility for the dependent family members while the soldier or airmen is accomplishing the mission. If the long-term guardian lives far away, a temporary guardian should be established in case the Guardmember is immediately called to duty. Both guardians should have a power of attorney that covers the areas they are responsible for (including, transportation, living arrangements, and especially medical care).

Your Family Care Plan should also include copies of all documents essential to care for the dependent family members. This would include: birth certificates, immunization, medical, and dental records, and names and addresses of all health-care providers.

For more information, please check with your personnel or readiness NCO.

Legal Issues - Re-Employment Rights

Re-employment rights are one of the first things on the mind of a deploying Guardmember. How will I get my job back when I return? Will I lose my seniority or the promotion I was expecting? Below is information about USERRA - the Uniformed Services Employment and Reemployment Rights Act of 1994.

USERRA is a federal law which gives members and former members of the U.S. armed forces (active and reserves) the right to go back to a civilian job they held before military service.

Who gets USERRA protection? You probably qualify for USERRA protection if you meet all five of these tests:

- ✓ **Job.** Did you have a civilian job before you went on active duty? *All* jobs are covered, unless your employer can prove the job was truly a temporary position. USERRA applies to all private employers, state governments, and all branches of the federal government.
- ✓ **Notice.** **YOU (OR A RESPONSIBLE OFFICER FROM YOUR MILITARY UNIT) MUST GIVE ADVANCE NOTICE TO YOUR EMPLOYER BEFORE LEAVING FOR ACTIVE DUTY.** Notice can be oral or in writing, but you can best protect your rights by sending a letter by certified mail, or having your employer sign your copy of your letter, acknowledging receipt.
- ✓ **Duration.** You can be gone from your civilian job for up to five years (total). Any absences from your employer protected under the previous law (VRRRA) count towards your total. Most periodic and special Reserve and National Guard training does not count towards your five year total.
- ✓ **Character of service.** If you are discharged, you must receive an honorable or general discharge. This test does not apply if you remain in the reserve component, but your employer can still require some proof from your unit that your period of service was honorable. A letter from your commander will suffice.
- ✓ **Prompt return to work.** If you were gone up to 30 days, you must report back to the first shift which begins after safe travel time from your duty site plus eight hours to rest. If you were gone 31 to 180 days, you must apply in writing for work within 14 days after completing military service. If you were gone 181 days or more, you must apply in writing for work within 90 days. Tell your employer you worked there before, and you left for military service.

You are entitled to protections both while you are gone and when you return to work.

- ✓ **Health insurance during service.** If you ask for it, your employer must continue to carry you and your family on the company health plan for up to 30 days of service, at the normal cost to you. ***TRICARE does not cover family members for tours of 30 days or less.*** You can get up to 18 months of coverage, but your employer can pass on the full cost (*including the company's share*) on to you.
- ✓ **Prompt reinstatement.** You get your job back immediately if you were gone 30 days or less. After longer service, you must get your job back within a few days.
- ✓ **Status and Seniority.** For purposes of status, seniority, and most pension rights (including pay rate) you are treated as if you never left for military service. If your peers got promotions or raises while you were gone, you do too.
- ✓ **Training and other accommodations.** Your employer must train you on new equipment or techniques, refresh your skills, and accommodate any service-connected disability.
- ✓ **Special protection against discharge other than for cause.** If you are fired within a protected period, your employer must prove the firing wasn't because of military service. Your protected period varies with how long you were gone.

Enforcement

- ◆ Contact the ESGR Point of Contact at State Headquarters (916) 854-3457.
- ◆ The National Committee for Employer Support of the Guard and Reserve (ESGR), (800) 336-4590 or (703) 696-1400. ESGR provides ombudsmen who mediate reemployment issues between military members and their civilian employers. The National ESGR website is www.esgr.org.
- ◆ The U.S. Department of Labor Veterans Employment and Training Service (VETS), (202) 219-9110. The Department of Labor is responsible for resolving and/or investigating reemployment issues.
- ◆ USERRA gives you the right to sue your employer in federal court. If your lawsuit is successful, you may be able to recover court costs and attorney fees from your employer.

- ✓ **Immediate reinstatement of health benefits.** You and your family may chose to go back on the company health plan immediately when you return to your civilian job. There can be no waiting period and no exclusion of pre-existing conditions, other than for VA-determined service-connected conditions.
- ✓ **Anti-discrimination provision.** USERRA prohibits discrimination based on military service or military service obligation.
- ✓ **Other benefits.** USERRA guarantees you certain rights. It does not eliminate any *other* benefits you may have from state law, contract, or collective bargaining agreement.

Legal Issues - The Soldiers' and Sailors' Civil Relief Act (SSCRA)

The Soldiers' and Sailors' Civil Relief Act (SSCRA), was passed by Congress to provide protection to persons entering or called to active duty in the U.S. Armed Forces. The protection begins on the date the Guardmember entered active duty service and terminates upon release from active duty. However, some protections under the act extend for a limited time beyond discharge but are tied to the discharge date. Additionally, some of the Acts protections extend to the Guardmember's dependent family members.

Termination of Pre-Service Lease Agreements

- ◆ A service member who is leasing/renting property used for dwelling, professional, business, agricultural or similar purposes may terminate a lease that was 1) signed before the service member entered active duty and 2) the lease/rented premises have been occupied for the above purposes by the service member or his/her dependents.
- ◆ The service member must deliver written notice of termination to the landlord after entry on active duty or receipt of orders for active duty. The termination date for a month-to-month lease/rental is 30 days after the first date on which the next rental payment is due after the termination notice is delivered. For example, if rent is due on the 1st of the month and notice is delivered to the landlord on August 5th, the next rent due is September 1st. Therefore, the lease/rental agreement will terminate on October 1st.
- ◆ For all other lease/rental agreements, the termination date will be the last day of the month after the month in which the notice was given. For example, if the term of the lease/rental agreement is yearly and notice was given August 5th, then the termination date will be September 30th.
- ◆ If the rent has been paid in advance, then the landlord must return any unearned portion. The landlord may not withhold the refund of a service member's security deposit for early termination of the lease/rental agreement. However, the landlord may withhold return of the security deposit for damages, repairs, and other lawful provisions of the lease/rental agreement.

Evictions from Leased Housing

A service member may seek protection from eviction under SSCRA. The rented/leased property must be occupied by the service member or his/her dependents for the purpose of housing, and the rent can not exceed \$1,200. The service member or dependent who has received notice of an eviction must submit a request to the court for protection under the SSCRA. If the court finds that the service member's military duties have materially affected his ability to pay his rent timely, the judge may order a stay, postponement, of the eviction proceeding for up to 3 months or make any other "just" order.

Reduction of Interest Rate on Pre-Service Debt

◆ If a service member's military obligation has affected his/her ability to pay on financial obligations such as credit cards, loans, mortgages, etc., the service member can have his/her interest rate capped at 6% for the duration of the service member's military obligation.

◆ Qualifying debts

- Debts that were incurred prior to the service member coming on active duty.
- The service member must be on active duty at the time of the request.
- The service member's military career must have materially affected the service member's ability to pay on the debt.
- This provision does not apply to federally guaranteed student loans.

◆ How to Implement the 6% Cap.

The service member should contact his/her creditor and request that his/her interest rate be reduced to 6% according to the provisions of the SSCRA; a sample letter is attached to this fact sheet. The creditor may request a copy of the service member's orders. The burden is on the creditor to seek relief in court if the creditor believes that the service member's military career does not materially affect his/her ability to pay.

Court Proceedings

◆ A service member who is either the plaintiff or the defendant in a civil lawsuit may request a stay, postponement, of a court proceeding in which he/she is a party. A service member may request a stay at any point in the proceedings. However, courts are reluctant to grant stays at the pre-trial phase of a lawsuit, such as discovery, depositions, etc. If a judgment is entered against a service member who is unavailable due to military orders, the service member may be able to have that judgment voided.

◆ Criteria

- The service member must actually be a party to the suit.

- The provision only applies to civil lawsuits, suits for paternity, child custody suits, and bankruptcy debtor/creditor meetings.
- The provision does not apply to:
 - ✓ administrative hearings,
 - ✓ criminal proceedings,
 - ✓ child support determination,
 - ✓ proceedings in which the service member is merely a material witness to the lawsuit, but not an actual party, or
 - ✓ service member has leave available and has made no attempt to use his/her leave to attend the proceedings.



◆ How to invoke a stay.

A service member should have his commander write a letter to the court and the opposing party's attorney stating that the service member is unable to attend the proceedings. The soldier should not have an attorney draft such a letter to the court. A letter by an attorney could be considered an appearance by the service member and could subject the service member to the jurisdiction of the court.

Installment Contracts and Auto Leases

A service member or spouse may request protection under the SSCRA for pre-service debts incurred under installment contracts and auto leases. The service member or the spouse must prove that the service member's military obligations have materially affected his/her ability to pay on the debts. Also, at least one deposit or installment payment must have been made on the contract before entry on active duty. If the contract falls under the protection of the SSCRA, the creditor is thereafter prohibited from exercising any right or option under the contract, such as to rescind or terminate the contract or to repossess the property, unless authorized by a court order.

Enforcement of Obligations, Liabilities, Taxes

A service member or dependent may, at any time during his/her military service, or within 6 months thereafter, apply to a court for relief of any obligation or liability incurred by the service member or dependent prior to active duty or in respect to any tax or assessment whether falling during or prior to the service member's active military service. The court may grant stays of enforcement during which time no fine or penalty can accrue.

Here is a sample of a letter that you can send to your Creditors to invoke the 6% Interest Rate protection of the SSCRA. Fill in your specific information (those areas that are bold and italicized) and mail to your creditor as soon as you receive your active duty order.

Date

«Creditor Name and Address»

Re: *«Client Name»*
«Client Account Number»

Dear Sir or Madam:

Pursuant to 50 U.S.C. app. § 526 of the Soldiers' and Sailors' Civil Relief Act, hereinafter referred to as the SSCRA, I request that interest on the above referenced debt be reduced to 6%. I entered active duty on ***«Active Duty Commencement Date»*** and am presently on active duty assigned to ***«Client Unit»***.

I incurred this debt prior to my entry into the Armed Forces, at a time when I was earning substantially more than I am now. My entry into military service has substantially affected my ability to meet this obligation at the original interest rate.

The SSCRA sets a 6% per annum ceiling on interest charges (including service charges, renewal charges and fees) during the period of a service member's military service for obligations made prior to the date of entry onto active duty when the active duty materially affects the ability to pay. Since entering active duty, I have experienced a decrease in salary, adversely affecting my ability to pay. Thus, the balance of my obligation may not have interest charged at a rate greater than 6% per annum. Interest above 6% must be forgiven and not accrued. Please ensure that your records reflect this statutory ceiling and that any excess charge is withdrawn.

Please be further advised that you may not repossess for nonpayment of an installment obligation without first complying with the provisions of 50 U.S.C app. § 531 of the SSCRA.

Thank you, in advance, for your cooperation in this matter.

Sincerely,

ID Cards & DEERS

The Importance of a Family Member ID Card

- ◆ You and your family need to have ID cards in order to get all the benefits you are entitled to during peacetime or a mobilization. In peacetime, your ID card entitles you to:
 - Base/Post Exchange privileges
 - Limited commissary privileges (24 visits a year)
 - Recreational facilities on military installations
 - Military discounts

- ◆ If you are called to active duty for 30 days or more, an ID card is necessary for you and your family to use expanded active duty services and programs, such as:
 - Military health insurance (TRICARE)
 - Unlimited commissary privileges

- ◆ All Guardmembers and their family member "dependents" are eligible for ID Cards. This includes the soldier/airman's:
 - Spouse
 - Widow or widower
 - Children between the ages of 10 and 21 (all children under 21 must be unmarried)
 - Children under 10, if they are not living with the Guardmember
 - Unmarried children over 21 who are mentally or physically disabled and unable to support themselves
 - Unmarried children between the ages of 21 and 23 who are full-time college students.
 - Parents or in-laws for who the Guardmember provides more than half of their income.

- ◆ You will need to prove eligibility. This may include providing:
 - Clear photocopies of marriage certificates and birth certificates
 - Certified copies of adoption papers, paternity papers, divorce papers, and death certificates (you can get certified copies by contacting the state or county where the event took place).
 - A licensed physician's or medical officer's statement of physical handicaps of dependent children over the age of 21.
 - A certificate of full-time enrollment from the school registrar for children between 21 and 23.

- ◆ For further information, please contact your unit's Military Point of Contact for Family Readiness, Family Assistance Center, or the unit Family Readiness Group Volunteer Coordinator.

Defense Eligibility Enrollment Reporting System (DEERS)

If you haven't heard it already, DEERS will become an important part of your life during a deployment. Basically, DEERS is the acronym for the Defense Eligibility Enrollment Reporting System. It is the large automated information system that lists all military members and their family members and dependents who are eligible for military benefits, including TRICARE. All service members are listed automatically, but their eligible family members must be added when they apply for an ID card. The important thing to remember is that if you go to acquire medical assistance your information will be entered into a computer that will provide the health-care provider with your current status in DEERS; if your name comes up as on Active Duty, you will be able to receive the services you need; if your name does not come up on the database as Active Duty, you may be turned away.

To change your mailing address with DEERS:

Visit a local military personnel office with an ID card facility.

Call the Defense Manpower Data Center Support Office (DSO) at **1-800-538-9552**.

Send a fax to the DSO, Attention COA, at **1-831-655-8317**.

Send an e-mail to **addrinfo@osd.pentagon.mil**.

Write to DSO, Attention COA, 400 Gigling Road, Seaside, CA 93955-6771.

Online, go to **www.tricare.osd.mil/DEERSAddress**.

To update information other than change of address, convey the appropriate documentation to a military personnel office or send it via mail or fax to the DSO numbers and address given above.

NOTE: Many medical facilities and other health care providers will accept you if you present a copy of the DD Form 1172 (DEERS Enrollment Form) and your Guardmember's Active Duty orders. Always - keep these two documents with you!!



TRICARE, the Military Health System

With TRICARE, the Defense Department provides worldwide health care for active duty service members and their families, retired military and their families, survivors, and certain unremarried former spouses. More than 8.3 million persons are eligible beneficiaries of the military health system. TRICARE is a blend of the military's direct care system and civilian providers. The foundation of the system is provided by 80 military hospitals and medical centers plus 513 clinics staffed by more than 160,000 men and women. About half of the staff are civilian employees. An extensive network of civilian providers, pharmacies, and nearly 2,000 hospitals reinforces them.

TRICARE Benefits for Families of Active Reservists and National Guard Members

Families of activated Reservists and National Guard members become eligible for benefits under TRICARE Standard or TRICARE Extra on the first day of the military sponsor's active duty. The activation must be for a period of 30 days or more, or for an indefinite period. When Reservists and National Guard members are called to active duty for 179 days or more, their families may enroll in TRICARE Prime if they live in an area where it is available. If the sponsors are activated for an indefinite period, the family members may not enroll in TRICARE Prime until the 179th day of active duty. Before that day, the families are eligible for the TRICARE Standard and Extra options. Members of the Army Reserve and Army National Guard, and their family members are eligible for the TRICARE Dental Program. The minimum enrollment period is 12 months. Members of the Reserve and National Guard who are called to active duty for more than 30 days but less than 12 months in support of certain contingency operations can enroll their family members in the TRICARE Dental Program without the 12-month commitment. Activated Reservists and National Guard members should make sure that information about them and their families in the DEERS database is current. Up-to-date information and answers to common questions can be found at this Website: www.armymedicine.army.mil/armymed/care/tricareb.htm.

TRICARE Eligibility

Major categories of persons eligible for TRICARE benefits include:

- Active duty service members.
- Spouses and unmarried children* of active duty service members.
- Uniformed services retirees, spouses, and unmarried children*.
- Unremarried spouses and unmarried children* of active duty or retired service members who have died.

- Spouses and unmarried children* of reservists who are ordered to active duty for more than 30 consecutive days.
- Medal of Honor recipients, their spouses and unmarried children*, and survivors.

** Unmarried children qualify up to age 21 (to age 23 if a full-time student).*

Additional definitions of persons eligible for TRICARE may be found at the TRICARE Web site, www.tricare.osd.mil.

TRICARE Options

Service families may choose among three options: TRICARE Standard, TRICARE Extra, and TRICARE Prime.

TRICARE Standard - TRICARE Standard is the former CHAMPUS program. No enrollment is required. Participants in TRICARE Standard have the most freedom to choose their providers, but their costs are normally higher than with TRICARE Prime or TRICARE Extra. Beneficiaries must meet annual outpatient deductible requirements. If the chosen provider is an authorized TRICARE provider (or participates in TRICARE), he or she will accept the TRICARE maximum allowable charge as the full fee for the care provided. Non-participating providers may charge no more than 15 percent above the TRICARE maximum allowable charge for their services.

TRICARE Extra - No enrollment or annual fee is required for TRICARE Extra. It operates the same as TRICARE Standard, with this difference: beneficiaries can seek care from providers participating in the TRICARE Extra network, receiving a discount on services and paying reduced cost-shares. Beneficiaries must meet annual outpatient deductible requirements. To locate a provider who is part of the TRICARE Extra network, call the regional TRICARE contractor's toll-free number, contact one of the TRICARE service centers in your region, or check the contractor's Web site.

TRICARE Prime - Active duty soldiers are automatically enrolled in TRICARE Prime. For active duty families and all other eligible beneficiaries, TRICARE Prime is a voluntary enrollment program. TRICARE Prime authorizes additional preventive and primary care services, such as clinical screenings, at no charge. TRICARE Prime participants are assigned a Primary Care Manager (PCM), either at a military treatment facility or in the TRICARE Prime provider network. Participants in TRICARE Prime have a Point of Service (POS) option, being able to choose to receive non-emergency care from an authorized civilian provider without a referral from their Primary Care Manager. However, additional costs are involved. Active duty families pay no annual enrollment fee or co-payments. Other beneficiaries pay an enrollment fee and co-payments. Defense health care leaders have established access standards for TRICARE Prime enrollee appointments. The standards are straightforward: providers must see patients within one day or less for urgent care, one week for routine care, and one month for specialty or wellness care. Standards also require that travel time to the primary care provider's office take less than 30 minutes and that the wait in a provider's office be 30 minutes or less. TRICARE's access standard for travel

time to a specialty care provider's office is 60 minutes. Emergency services are available 24 hours a day, seven days a week.

TRICARE Prime Remote - Active duty soldiers in remote locations of the United States became covered under TRICARE Prime Remote beginning in October 1999. TRICARE Prime Remote provides a specialized version of TRICARE Prime to soldiers on duty in areas not served by the traditional military health care system. Locations qualifying for Prime Remote status are more than 50 miles or one hour's drive (whichever is greater) from a military medical treatment facility. The National Defense Authorization Act of 2001 authorizes coverage to family members residing with active duty soldiers serving in remote locations. The program is called TRICARE Prime Remote for Active Duty Family Members, or TPRADFM. Qualified family members can find TRICARE providers in their location by calling the TRICARE Service Center in their region. Until the program is implemented in April 2002, the National Defense Authorization Act of 2001 established a "waived charges" benefit for active duty family members residing with their eligible sponsor. The benefit is retroactive to October 30, 2000. Qualified members will be reimbursed for TRICARE-covered benefits received from that date until TRICARE Prime Remote for Active Duty Family Members is in place. Current information about TRICARE Prime Remote for Active Duty Family Members can be found at this Web site: www.tricare.osd.mil/remote.

The TRICARE Dental Program

Dental benefits to service members improved in February 2001 with the beginning of the TRICARE Dental Program, or TDP. It combines the former TRICARE Family Member Dental Plan and the TRICARE Selected Reserve Dental Program. The TRICARE Management Activity estimates that the TRICARE Dental Program will provide dental care to more than 3 million persons worldwide.

Persons eligible to enroll in the TRICARE Dental Program include:

Family members of all active duty uniformed service members, and Selected Reserve and Individual Ready Reserve (IRR) and their families. Sponsors must have at least 12 months of their service commitment remaining at the time of enrollment. Active Guard/Reserve members and reservists who are ordered to active duty for a period of more than 30 consecutive days enjoy the same benefits as active duty members.

Persons not eligible for the TDP are former spouses, parents, parents-in-law, disabled veterans, and uniformed service retirees and their families. For inquiries about the TRICARE Dental Program call the contractor, United Concordia Companies, Inc. (UCCI) at **1-800-866-8499**, 24 hours a day weekdays in the United States. The UCCI Web site is at www.ucci.com/tdp/tdp.html. E-mail inquiries may be directed to conus@ucci.com.



In California, Who Do I Call for TRICARE Assistance
The TRICARE service number is 1-800-242-6788.

Keep the News Flowing!

When you are separated by a deployment, keeping the communication open and flowing is very important. No news is bad news!!! Before your Guardmember leaves, talk about how you will stay in contact with each other during the deployment. In this day and age, there are many ways to “talk.”

- ◆ **Letters** – As soon as the unit gets to its destination, it will send home a mailing address.
- ◆ **Emails** – If you have access to email, this is a cheap, instant way to keep in touch. If you don’t have email accounts, maybe now is a time to get into this special way of communicating.
- ◆ **Care Packages** – For Guardmembers away from home, having some of their favorite things – little bits of home - will help during the separation. A few things to remember:
 - ✍ Depending on where the unit is stationed, there may be some restrictions on what will be accepted through the mail system. Be sure to know what can and can not be sent through the mail to that particular station.
 - ✍ Use sturdy containers and don’t send perishable goods. Sometimes it takes as long as six weeks for the mail to find soldiers and airmen.
 - ✍ Ensure your privacy. Sometimes these packages are opened for security reasons or in front of others.
- ◆ **Videos and voice cassettes** – Seeing and hearing loved ones during times of separation is a very special thing. Remember, cassettes do require special equipment.
- ◆ **Phone calls** – Phone calls can be very special during these deployments; however, they can also be a very expensive item. Always plan out ahead of time what you want to talk about.
- ◆ **Photos and artwork** – Pictures of family and loved ones are very important during a time of separation. Special hand-drawn items from children bring home into a far away place.

What to do in times when you are not able to communicate with one another?

There will be times when your Guardmember is involved in his or her mission and won’t be able to easily communicate with you. Sometimes you will have a warning of this, but, sometimes you will not. What to do during these times:

◆ **Accept it when it happens:**

At times, your soldier or airman may be involved in a mission or a type of training that will not allow easy communication. These silences could

occur whether the unit is on base, at Camp Roberts, or at a mobilization site. The only time this happens is when it is REQUIRED for the duty at hand. When it occurs – it occurs for a reason. It could go on for an extended period of time or it could only be for a few hours or a few days.

◆ **Plan for it before:**

These silences are the times to stay in contact with the unit Family Readiness Group. The Volunteer Leader(s) assigned by the commander will be one of the first outside people contacted when the unit is once again able to communicate. The Leader(s) will let the families know – through its established communication tree – as soon as they know and the unit says it is OK to spread the word.



Your Family Readiness Group

The Family Readiness Group in your unit is a formally recognized and chartered volunteer group of unit family members and loved ones, supported by unit officers and enlisted personnel. The group provides information to and support for families and members of the unit, especially during periods of separation. A Guardmember must be able to concentrate on the mission at hand. Knowing that the Family Readiness Group is there to help when the Guardmember is away can be a big relief.

Typical activities of a Family Readiness Group

- ◆ Establish a communication network to get information to families quickly. This will consist of email information letters and a "telephone tree." Some groups will have someone with the technical expertise to set up a website that will provide families/loved ones with important information and resources.
- ◆ Conduct outreach programs for families that have little knowledge about the Guard and its benefits.
- ◆ Offer social activities that will relieve the stress of everyday life and encourage bonding among families and others significant to the unit Guardmembers.
- ◆ Provide training to help families deal with deployment and separation.
- ◆ Offer a support group for spouses, parents, children and other loved ones.



Taking Care of You and Yours During the Deployment

Helping Children Through a Deployment

Parents can help children understand and accept the separation and their feelings about it by planning ahead. Anticipate the problems and discuss them with the entire family.

Before the Separations

The pre-family separation period is stressful for parents and children. Confronted with an extended absence of a parent, family members sense a loss of continuity and security. Children may not fully understand why one of their parents must leave. Very often young children may become confused and fearful that Mommy or Daddy will desert them. Children are not very good at expressing fears and feelings in words. Anger and a desire for revenge, as well as guilt for feeling that way, are often demonstrated in the child's behavior. Change is puzzling to children. They want everything to remain the same. When changes occur, children usually have no other way to release anxieties, and no where to go for help. At a time when the separated spouse's responsibility to the Guard becomes more demanding of their time and energy, the remaining spouse may feel overwhelmed, as they prepare to solely support the children, home and car.

What can be done about relieving stress during the period before the Guardmember departs?

- **Talk to your children about the assignment or deployment before it happens.**

Communicate your thoughts and feelings about the separation. Be open and honest. Some parents worry that advance warning will only give the child more time to fret. However, children can sense when something is about to happen and worry more when they are left in the dark. Knowing about the assignment or deployment in advance helps in adjusting to the idea.

- **Build on Your Emotional Bond**

The departing parent needs to spend some QUALITY time with each child before they leave. Younger children (under 8) will be willing to accept a half hour of face-to-face communication. Don't be afraid to hug your child. A display of affection is powerful communication. Older children (8 and over) appreciate being consulted when deciding how long and where this "special" time together can occur.

Use this time to share pride in your work, your unit, the National Guard, and the purpose for your assignment or deployment. Children of school age are beginning to understand that some events must happen for the good of everyone. It is a little easier to let go if Mom or Dad's job is seen as

essential to the mission of the National Guard.

Often when asked if something is bothering them, a child will say "no." But there are ways to get through. Make some casual reference to your own worries or ambivalent feelings about the impending assignment or deployment. Something that enables parent and child to share similar feelings. It also helps a child to realize their parent is a real person who can cry as well as laugh, and it models an appropriate way to release feelings--talk about them.

- **Visit Your Child's Teacher(s)**

Frequently children react to the assignment or deployment by misbehaving in class or performing poorly in their studies. A teacher who is aware of the situation is in a better position to be sensitive and encouraging.

- **Children Need to See the Parent's Workplace**

Very young children need to see where Mom or Dad eats, sleeps, and spends some of their day when away from home. You can do this through pictures or TV videos. This provides them with a concrete image of where the parent is when they can't come home. Older children can learn a great deal from the parent about the function of his or her job, the sophisticated technology, interdependence of each division of the military with the other, and of course, career direction. (Statistics indicate that about 30% of our present day military personnel were raised in a military family.)

- **Plan for Communicating**

Expect children to stay in touch with the departed spouse. A lively discussion needs to take place before departure. Encourage children to brainstorm the many ways communication can occur in addition to letter writing, such as cassette tape exchanges, photographs with their parents, encoded messages, "puzzle messages" (a written letter cut into puzzle parts that must be assembled in order to read), unusual papers for stationery, and pictures drawn by preschoolers.

- **Help Children to Plan for the Departure**

While the spouse is packing their bags, allow your children to assist you in some way. Suggest a "swap" of some token, something of your child's that can be packed in a duffel bag in return for something that belongs to the departing spouse. Discuss the household chores and let your children choose (as much as possible) the ones they would rather do. Mother and Father need to agree with each other that division of household chores is reasonable. The role of disciplinarian needs to be supported by the departing member.

Being a Long Distance Parent

Parenting while away from home is not easy. Some separated parents find it so emotionally difficult they withdraw and become significantly less involved in the lives of their children while they are apart. This, of course, is not good either for the parent or the children, not to mention the difficulty it causes the parent/caregiver who is at home alone. The most important aspect of parenting from a

distance is making those small efforts to stay in touch. Doing something to say the parent is thinking about and missing the child is what is most important.

Here are some practical suggestions to help keep the absentee parent involved with their children:

- Letters and cards from mom or dad are important. The length and contents are not nearly as important as the presence of something in the mail from the absent parent. When sending picture post cards, make little notes about the place or write that you stood right here "x" in the picture. Any small thing which makes the card personal will have tremendous meaning to children at home.
- Cut out and send things from the local paper or magazines. This is a tangible way to help them feel connected and give them an idea of what life is like there.
- For older children, a subscription to a favorite magazine is a gift that keeps on giving.
- When using a tape recorder, remember to be creative: sing "Happy Birthday," tell a story, read scripture, take it with you on your job or when visiting with other members of your unit. Don't try to fill a tape completely in one sitting. Make sure you describe the surroundings, the time of day, and what you are doing, etc.
- Try not to forget birthdays and special holidays which would be important to a child, particularly Thanksgiving, Christmas, Easter, Halloween, or Valentine's Day.
- Try to schedule phone calls when children are likely to be at home. Keep a mental list of things you want to talk about with each child, such as their friends, school, ball games, etc. Ask each child to send you something from the activities they are involved in at school, home or outside activities like dance lessons, youth groups or scouts.
- If your child has a pet, make sure to ask about it.
- Send an age appropriate gift for each child. It should be something special just for them. Some interesting and creative gifts include a special notebook for school, a book for coloring or reading, or something unique from where you are stationed.

Tips for the Parent/Caregiver Left Behind

- It is very possible you will admit feelings of sadness, self-doubt, fear, or loneliness to your spouse and children. Most parents will agree that these are acceptable risks, and the feelings revealed are much easier to deal with when they can be expressed within the comfort and security of the family.

- Give children a method of measuring the passage of time. Families use such techniques as a ceremonial crossing-off of each day on a calendar as it passes, or of tearing a link off a paper chain consisting of the number of days or weeks the departed spouse will be away.
- Make sure the departed spouse stays well informed. Do not make the mistake of depriving your spouse of knowledge of what is happening at home, or the way things are being handled, out of fear of "distracting" or "worrying" him or her on the job. (*One parent was "spared" the knowledge that his or her son had to be hospitalized for emergency surgery.*)
- Be responsible for all disciplining. Do not fall into the trap of using "Just wait until your Father or Mother gets home" as the ultimate threat. How can a child be expected to greet with joy and affections a parent that has been held over their head for months as the ultimate punisher.

Taking Care of Yourself During the Deployment

There are times that you need to be a little selfish. But, don't think of it that way. When you find ways to take care of yourself during the deployment, you are actually being a good steward of your resources - and the greatest resource you have is YOU and your physical, emotional, and spiritual health.

- Take time out for yourself. Be a bit selfish. Find things fun to do. Attend a college course you have always wanted to take.
- Stay healthy – exercise, eat right. Learn how to deal with stress and the conflict that comes from a separation.
- Stay positive – There are many negative things involved in deployment. Spend time with positive friends and get together with other Guard spouses and other loved ones.

Be Prepared for Emergencies or Disasters

Create an emergency preparedness kit. Store all the items together in a waterproof plastic container.

- ♦ Flashlights - or other battery-powered light source. With extra batteries.
- ♦ A portable radio – again, with batteries.
- ♦ A first aid kit – also, it wouldn't be a bad idea to take a first aid course through American Red Cross or some other agency.
- ♦ Water – always have at least one gallon of water available for each person in your household. Store five days worth.
- ♦ Food – nonperishable items that don't need to be cooked or refrigerated. Five days worth is a good rule.

◆ Notification in Case of Emergencies

A service-related emergency – If your Guardmember has an emergency during the deployment, you will be notified personally (NOT by telephone!) by either:

- ◆ A chaplain
- ◆ The Red Cross
- ◆ The Military Chain of Command.



If you receive information from any other source it is a “rumor” until it is verified by one of the three above.

◆ An Emergency at Home

If there is an emergency at home that requires the Guardmember return home on emergency leave, the first place to call is your local Red Cross Chapter. They are the ONLY organization that can verify the emergency and then contact the unit chain of command to request the leave. After contacting the Red Cross, be sure to call your Family Readiness group leader. He/She will have other resources that can help you during the emergency situation. Also, remember there are only a couple situations that would allow the Guardmember to return home on emergency leave: a death or serious illness/injury of an immediate family member. The birth of a child or a broken limb are not considered emergencies.

◆ Safeguard your Personal Property

It doesn't matter whether you are married or single, mobilized or not, these are tips that always make sense.

- ◆ Make sure your smoke detectors are working.
- ◆ Install good locks.
- ◆ Secure your windows.
- ◆ Check all the lighting inside and outside your house.
- ◆ Know how to deal with blown fuses and tripped circuit breakers.
- ◆ Check your major appliances.
- ◆ Have all the tools you need to deal with breakdowns or emergencies.
- ◆ Have a list of people/shops that service/maintain your car and appliances.
- ◆ Make sure your insurance is up to date.
- ◆ Make a photo/video inventory of your valuables.

Pay & Budget

For a deploying Guardmember, family and loved ones, understanding the new pay and entitlements can be one of the most challenging parts of active duty life - especially in the beginning. This section will concentrate on providing basic information about active duty pay, financial entitlements and resources available to active duty families, and important tips on working a budget.

Pay and Allowances

- **Basic Pay** - All active duty National Guard members receive basic pay. It is the bulk of their pay and it's based on rank and length of service. Current pay table for basic pay can be found at www.dfas.mil/money.
- **Incentive or special pay** - Special pay or allowances are paid if your Guardmember is exposed to increased risk or danger. Examples include Hostile Fire Pay (provided when your soldier or airman is in or near an area where they could be injured by enemy fire) and Flight Pay (provided to Guardmembers who fly).
- **Basic Allowance for Housing (BAH)** - is a non-taxable allowance for housing. The amount varies and is based on your home of record, even if the Guardmember is deployed out of state or out of country.
- **Basic Allowance for Subsistence (BAS)** - is a non-taxable allowance for food. It is granted to all active duty National Guard members who do not eat at military mess-halls or other provided facilities. BAS is a flat rate and does not rise or fall based on the number of family members you have.

Reading Your Leave and Earning Statement

Your Leave and Earning Statement (LES) comes once a month and tells you how much you received in pay and allowances and how that pay was distributed. As you read your LES, please pay special attention to the following sections (if there are discrepancies, you should call your unit Military POC for assistance):

- **Entitlements** - Your Guardmember's pay is based on rank and service in the military. It includes basic pay and allowances and any special pay your soldier or airman might be entitled to.
- **Deductions** - These include your taxes and any allotments made toward benefits (e.g. dental, Servicemembers Group Life Insurance, etc.)
- **Allotments** - Included in this section will be allotments you make to family, creditors, child/spousal support, etc.
- **Summary and EOM Pay** - this section provides a breakdown of how your money went into the different sections mentioned above. EOM Pay is the amount of money you received after Deductions and Allotments.

Emergency Financial Resources

If you experience a problem with your pay or a temporary challenge in meeting financial commitments, you have resources for assistance:

- If you are on active duty for 30 days or more, contact your local installation's Family Support Office to acquire Army Emergency Relief (even if your local installation is not Army - it has access to AER). If you do not live near an installation, contact the American Red Cross Armed Forces Emergency Services office at:
 - ✓ (800) 540-2400 (*Fresno, Glendale, Sacramento, Los Angeles areas*)
 - ✓ (800) 951-5600 (*All other areas*)
- If you are not on active duty for 30 days or more, contact the custodian of the Chaplains Fund through the Sergeant Major Association of California at (626) 339-3402

Keys to Successful Financial Management During a Deployment

Taking the time to plan simple actions in the area of your finances will pay large dividends in the end. One of the most essential aspects of successful financial management is knowing exactly where your money is coming from, how much is coming in, and where it is going. Take a few minutes and go through your finances, then, you can make well-planned, proactive decisions on what you need to do to ensure you have what you need during the deployment.

- ◆ **Your Income** - the money that comes to you on a regular basis. This includes your basic pay and all allowances (subsistence, housing, flight pay, etc.). Be sure to include everything - including any on-going assistance provided by your civilian employer.
- ◆ **Your Expenses** - There are two types of expenses:
 - Fixed - These are your expenses that reoccur on a consistent basis (examples: Rent/mortgage, credit cards, child support, taxes).
 - Variable - These are items that are required but their amounts vary with each purchase (examples: food, entertainment, telephone, utilities).

Keep track of your daily expenses over the period of a month's time. Remember to list everything because even small expenditures - like a \$1.00 bridge toll or a \$2.99 video rental - make an impact on your budget!!
- ◆ **Review Your Spending** - If you are spending more than you take in or making use of credit cards and adding to their monthly balance instead of paying them off, it might be time to look for ways to save.

Remember,
the Soldiers and Sailors Civil Relief Act
(see page 13) is available to assist you manage
your finances during a deployment.

Important Phone Numbers & Websites

❖ California National Guard Headquarters

- *Staff Judge Advocate* (916) 854-3505
- *State Chaplain's Office* (916) 854-3398
- *State Public Affairs Office* (916) 854-3304
- *State Inspector General Office* (916) 854-3580
- *Army Military Personnel* (916) 854-3233
- *Military ID Card Issuing Office* (916) 854-3233
- *Air Personnel* (916) 854-3556
- *State Personnel Office* (916) 854-3310
- *Human Resources* (916) 854-3350
- *Army Recruiting and Retention* (916) 854-3591
- *Air Recruiting and Retention* (916) 854-3566
- *Operation Ready Families Program* (800) 449-9662

❖ Senior Command Family Readiness Points of Contact

- *40th Infantry Division* (562) 795-2482
- *49th Combat Support Command* (707) 437-2459
- *129th Air Rescue Wing* (650) 603-9141
- *144th Fighter Wing* (559) 454-5125
- *146th Airlift Wing* (805) 986-7468
- *162nd Combat Communications Group* (916) 569-2200
- *163rd Air Refueling Wing* (909) 655-2165



Notes

[illegible]

Important Resource Phone Numbers

TRI CARE Representative _____

Local Red Cross Chapter _____

Three Friends that will watch your kids on a moment's notice

Other Childcare Services _____

Children's Schools _____

Local Emergency Room _____

Ambulance _____

Fire Station _____

Police Station _____

Home Insurance _____

Car Insurance _____

Legal Advisor _____

Personal Clergy _____

Gas and Electric _____

Water _____

Other

*These are
the
agencies,
companies,
friends,
neighbors
that will
provide
assistance
during
emergencies
at home.*

Questions to Have Answered/Things to Do Before Your Guardmember Departs

- ✓ *Meet with the other unit Spouses/Loved Ones to Talk About How We Will Meet, Communicate, and Support One Another During the Deployment*
- ✓ *Complete the Predeployment Checklist for the Family Assistance Office*
- ✓ *Fill-in All the Sections of My "Family Readiness Handbook" Book*
- ✓ *Get an Up-To-Date ID Card for All Eligible Family Members*
- ✓ *Know Who I Call in the Local Area in Case of Emergency*
- ✓ *Determine with My Guardmember How We Will "Keep In Touch"*
- ✓ *Get a Copy of the Active Duty Order*
- ✓ *Know All I Need to Know about TRICARE or the Medical Benefit I Will Use*
- ✓ *Talk to My Soldier About Pay and Legal Issues, especially the Soldiers/Sailors Civil Relief Act and any required Power of Attorney*
- ✓ *If I Have Children – Develop a Local Resource that Can Watch the Kids if I Need a Break*
- ✓ *Develop a Local Support Network for Me (i.e. family/church/ friends)*
- ✓ *Create an Emergency Preparedness Kit (i.e. emergency lights/first-aid kit/water/nonperishable food/radio with batteries)*

